A CONSUMER AWARENESS GUIDE

The Kansas City Family's Guide to

# Backyard Homes

*How to add a second home on your own land — for a parent, an adult child, or income — without getting burned.*

Backyard Homes
THE KC FAMILY'S GUIDE



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## Beyond the $200 Check: more ways we can help you decide

This guide answers the general questions.

FOREWORD

# Why we wrote this

We've spent years on the housing crisis in Kansas City's urban core — subdivisions, infill, the hard math of homes families can actually afford. In October of 2025, my father and I broke ground on a neighborhood together.

He asked me for one more home:

> *"Son, when you get done building your home, you come build me a home in your backyard — so I can come live with you and stop paying rent over here at this old folks' home."*

He was 76 and still playing tennis. That fall, on a hot day, his air conditioning went out and he passed out from a heat stroke. It took him six hours to crawl a few feet to reach a phone and call us. Within a few weeks, he was gone.

I couldn't build him that backyard home in time.

We already knew how hard it is to produce housing in the urban core. What we didn't know — until we set out to do the one thing my father asked for — is that building a single home in your own backyard is nearly as hard: the same permits, the same trades, the same fog, the same fear of getting it wrong. So we decided to make that one thing simple. **We're building backyard homes now so "close" means steps, not blocks** — and so it's simpler for your family than it was for ours.

That's also why this guide is free. By the end you'll know what a backyard home is, what Kansas City actually allows on your lot, what it really costs *here* (not California), how families pay for it, the steps from idea to move-in, which cheap shortcuts backfire, the mistakes that cost people the most — and the **ten questions to ask any builder before you sign a thing, including us.** If you read it and decide a backyard home isn't for you, we've still done our job.

Building a home costs more than money — the real cost is the *toll*: holding every decision alone, the years before anything stands, the fear of getting it wrong. **The first way we share that toll is by making sure you're never in the dark.**

*— Daniel Edwards, Kansas City*

PART 01

# Granny flat, casita, carriage house — 7 names for one thing

A CARRIAGE HOUSE — A FULL HOME ABOVE THE GARAGE, ON THE LOT YOU ALREADY OWN

You've heard a dozen names for the same thing: **granny flat, in-law suite, carriage house, casita, garage apartment, guest house, mother-in-law unit.** The official term is an **ADU — Accessory Dwelling Unit.** All of it means one idea:

> **A second, complete, smaller home on the same lot as your main house** — *with its own kitchen, its own bathroom, and its own front door.*

That last part matters. It's a real home, not a spare room. Someone can live there independently — cook their own meals, keep their own hours, come and go on their own — while still being *steps* from family instead of miles.

There are three common types, and the difference mostly comes down to cost:

| TYPE | WHAT IT IS | RELATIVE COST |
|---|---|---|
| **Garage conversion / garage apartment** | Turn an existing garage (or the space above it) into a home | **Lowest** — the shell already exists |

| TYPE | WHAT IT IS | RELATIVE COST |
|---|---|---|
| **Attached / basement unit** | A finished basement apartment or an addition off the main house | **Middle** |
| **Detached backyard home** | A brand-new standalone small home in the yard | **Highest** — but the most private and the most flexible |

**In Kansas City, all three are now legal** in single-family neighborhoods. That's new. For about sixty years the city effectively banned them — you couldn't legally live in or rent a backyard unit unless it was a pre-existing historic carriage house. That changed with a city ordinance (Ordinance 220698), which is why you're suddenly seeing them talked about. More on the KC rules in Part 3.

PART 02

## Why 61% build for family, not tenants — the 4 real reasons

Here's the thing the headlines miss. Backyard homes are usually described as a "rental income" play. They *can* be. But that's not why most families build one.

**When California surveyed hundreds of homeowners who actually built one, the number-one reason — 61% of them — was to create a home for family.** Not tenants. Family. (Terner Center, UC Berkeley.) A Maryland builder put it more bluntly: *"Nine times out of ten, they're planning for family to live in them — usually elderly parents, sometimes adult children."*

There are four real reasons families do this. Most families are chasing more than one.

### 1. A dignified place for aging parents — "their own front door, family a doorbell away"

A SUITE FOR AGING PARENTS

This is the big one, and it's the most emotional. **Three out of four adults over 50 say they want to stay in their own home and community as they age, not move into a facility** (AARP, 2024). A backyard home lets you give a parent independence *and* proximity at the same time.

The math is hard to argue with. One family converted a garage into a home for their mother for around $120,000 — *far less than five years of assisted living would have cost.* And when help is measured in **steps instead of miles**, caregiver burnout eases dramatically. Experts now expect backyard homes to become a mainstream eldercare option within the next fifteen years.

> *"When I'm getting older, and if I need help, it's just very convenient." — Anne Lao, 70, moving into a backyard home at her daughter's house*
>
> *"I knew I did not want to stay aging in a big house by myself." — Mona Field, 72, who moved into a backyard unit so her daughter's family could take the main house*

## 2. A launchpad — or a landing pad — for adult children

A LANDING PAD FOR ADULT KIDS

The other fast-growing use: **adult kids priced out of today's housing market.** A backyard home is, as one homeowner said, *"the cheapest way to build or buy a house right now."* A young family can live in the

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backyard unit, save, and get their footing — near help with the grandkids — instead of pouring rent into a landlord's pocket.

Some families run it in reverse: the parents build the small home and **hand the big house to their kids at a discount.** One couple did exactly that. Their comment on selling to a stranger instead: *"Our home would have gone on the market for about a million dollars, which is stupid."*

## 3. Daycare down the sidewalk — when grandma's 100 feet away

Grandparents in the backyard often means **daycare down the sidewalk.** Multiple families in the research eliminated a daycare bill entirely because grandma was a hundred feet away. Shared dinners, help with homework, a grandparent who helps with science projects — the things that used to require living under one roof, without anyone losing their own space.

## 4. Real income and real home value — if you want it

RENTAL INCOME, IF YOU WANT IT

If part of the unit's job is to earn, it can. And even if you never rent it, it adds value: **a permitted backyard home typically raises a property's value meaningfully, and homes with multigenerational layouts draw noticeably more buyer interest at resale.** (Treat specific percentages as directional — an appraisal is the only real number — but the direction is consistently up.)

**The honest headline of Part 2:** a backyard home is one of the few purchases that can pay you back in *money* (avoided rent, avoided assisted-living costs, added home value, optional rental income) **and** in the things money doesn't buy — a parent nearby, a grandchild's daycare down the path, a kid getting a real start. That combination is why families do it.

PART 03

# What KC actually allows — and the owner-occupancy rule built for families, not investors

This is the section no ad will give you, and it's the most important one. **The rules are local, and they're specific.** Here's the plain-English version for Kansas City, Missouri.

| QUESTION | KANSAS CITY ANSWER |
|---|---|
| **Are they legal?** | **Yes** — since Ordinance 220698. Allowed in single-family zones. (Before that, only pre-existing carriage houses were legal.) |
| **Do I have to live on the property?** | **Yes — owner-occupancy is required.** You must live on the lot, either in the main house *or* in the backyard home itself. |
| **What types can I build?** | **All three** — detached backyard home, attached/basement unit, or garage apartment. |
| **Is my lot big enough?** | Generally needs to be at least **50 feet wide and 5,000 square feet.** |
| **How big can the unit be?** | The **smallest** of three limits: **800 sq ft**, **60% of your main house's footprint**, or **25% of your back yard.** (So a modest 1,000 sq ft main house caps your unit near 600 sq ft — the 800 number isn't automatic.) It also can't be **taller than your main house** — or 25 ft, whichever is less. The legal floor is about **120 sq ft.** |
| **Setbacks (distance from property lines)?** | **5 feet** from every property line (a little more on a street-side yard). If it's two stories, any exterior stairs must face **into** your lot, not the neighbor. |
| **Do I need to add parking?** | **No.** Kansas City does *not* require you to add off-street parking for a backyard home — a real cost that many cities pile on. (If you choose to add parking, it just has to meet the standard code.) |

| QUESTION | KANSAS CITY ANSWER |
|---|---|
| **Can I rent it?** | **Long-term (30+ days): yes. Short-term (Airbnb): yes — but only if you live on-site, register it (~$200/yr), and it's your only short-term rental.** Absentee Airbnb is banned in neighborhoods. (See *"A note on renting"* just below.) |
| **How long is permitting?** | Budget roughly **4 to 12 weeks for plan review** through the KC Planning & Development Department. |

**Two things to underline:**

1. **The owner-occupancy rule is a feature, not a bug — for families.** It blocks pure out-of-town investors, but it's *exactly* how the family use case works: you live in one home, your parent or child lives in the other. Kansas City wrote the rule for people like you.
2. **"Varies by zoning district" is doing a lot of work in that table.** Your exact setbacks, height limit, parking count, and maximum size depend on your specific lot's classification. **Do not spend a dollar on plans before you've confirmed your lot's zoning.** (This is the single most common way families waste money — and it's the first thing our Backyard Check confirms for you. See the end of this guide.)

## A note on renting: long-term vs. Airbnb

Renting a backyard home is allowed in Kansas City — but *how* you rent it changes the rules completely, and this is where a lot of families are quietly misinformed.

**Long-term rental (30 days or more)** is the simple path. A tenant, a traveling nurse, an adult child paying below-market rent — all fine, as long as you (the owner) still live on the property.

**Short-term rental (under 30 days — Airbnb, Vrbo)** is allowed *too*, but Kansas City regulates it tightly. And notice how neatly the rules line up with the *family* use case:

- **You have to live on-site.** KC only permits a **"Resident"** short-term rental in a residential neighborhood — the owner must keep the property as their **primary residence and live there at least 270 days a year.** Absentee **"Non-Resident"** Airbnb operations were **banned in residential zones in 2023.** (Same owner-occupancy spine as the ADU itself — the city wrote these rules for people who live where they build.)

- **One per lot.** A property is allowed **only one** short-term rental. If you're already Airbnb-ing a room in your main house, you can't *also* run the backyard unit as one.
- **You register — but it's simple.** Owner-occupied "Resident" STRs register through the city's **CompassKC portal** (Neighborhood Services). **No Special Use Permit and no City Council hearing.** The standard fee is about **$200/year** — and there's even a cut-rate **$50 "major event" permit** (up to 90 days) for windows like the **2026 FIFA World Cup.**
- **Guest limits apply.** Roughly **2 guests per bedroom plus one more**, never more than **8 people total**, and no renting it out for parties, weddings, or events.
- **Don't skip registering.** KC enforces hard — fines run **$200–$1,000 per day**, and Airbnb/Vrbo are legally required to delist units that aren't registered.

**The honest takeaway for a family:** a backyard home in Kansas City is a *terrific* long-term asset — for family, for a steady tenant, and for resale value. It can pull occasional Airbnb duty **if you live on the property and register it.** What it *can't* be is a hands-off, absentee Airbnb investment — the city closed that door on purpose. And if your reason for building is a parent or a kid nearby, that closed door costs you nothing.

> **Rules change.** *This reflects Kansas City code as of 2026. Always verify against the current city ordinance for your address before you build. When in doubt, the city's Planning & Development Department — or a feasibility check like ours — is the source of truth for your lot.*

PART 04

## What it really costs (Kansas City numbers, not California headlines)

If you Google "how much does an ADU cost," you'll see scary numbers — **$300,000, $400,000, even $600,000.** Take a breath. **Those are California figures.** Coastal California runs 30–50% above the national average, and San Diego backyard homes routinely hit $375–$600 per square foot. **Kansas City is nowhere near that.**

The Midwest tracks at or below the national average — closer to markets like Texas and Arizona, which run *10–20% below* the national number. For a realistic planning picture:

| TYPE | REALISTIC PLANNING RANGE* |
|---|---|
| **Garage conversion** | ~$50,000 – $130,000 |
| **Attached / basement unit** | ~$80,000 – $180,000 |
| **Detached backyard home** | ~$130,000 – $250,000+ (depends heavily on size + site) |

**Planning ranges drawn from national and lower-cost-region data. Your real number comes from a local bid on your actual lot — see the warning below.*

**In Kansas City specifically,** a straightforward detached backyard home commonly lands in the **$80,000–$150,000** range for the build itself; smaller studio- or garage-style units can come in well under that. For reference, when California surveyed real completed units, the **median cost was about $150,000, and 71% came in under $200,000** — and that's in one of the most expensive states in the country. Kansas City is a fraction of that market.

**A few cost truths that save families the most heartache:**

- **Smaller costs *more* per square foot,** not less. Fixed costs (kitchen, bath, hookups) get spread over fewer feet. Don't assume "tiny = cheap."
- **Detached units cost more** partly because they need brand-new underground utility lines run to them — that alone can add 20–30%.
- **The construction bid is not the whole bill.** Budget separately for the "soft" and hidden costs:
- Permit fees, plan review, inspections
- Architectural drawings and structural engineering

- **Utility connections — the big one in Kansas City.** KC requires a backyard home to have its **own independent** water, sewer, and electric service — you can't just run a line off the main house. Realistically **$12,000–$15,000** all in (city tap fees around $1,200–$1,400, plus trenching), and more if your sewer main is deep or far from the build. It's the single most variable cost of the whole project — insist any builder put a **trenching allowance in writing.**
- Site work — grading, a retaining wall, or a sewer pump if your yard doesn't drain by gravity (~$5,000)
- **Always hold back a 10–15% contingency.** The biggest cost surprises come from what's *under* the yard — soil, slope, and utilities. The families who get burned are the ones who budgeted to the penny.

**The one rule for Part 4:** *never budget off an internet average.* Get a real number for *your* lot before you fall in love with a plan.

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PART 05

## How families actually pay for it — and the cash-out-refi trap that costs the most

Here's the honest truth the whole industry dances around: **the single biggest obstacle isn't permits or zoning — it's the gap between the cash you have and the cash you need.** Most families don't have $150,000 sitting in a checking account. So they use one (or a mix) of these:

| HOW TO PAY | WHAT IT IS | WATCH FOR |
|---|---|---|
| **HELOC** (home equity line of credit) | Borrow against the equity in your main house, draw as you go | Most popular choice. Flexible, fast to set up — but the rate is *variable*. Needs real equity (usually 20%+). |
| **Home equity loan** | A fixed lump sum against your equity | Predictable payment; rate usually higher than your first mortgage. |
| **Cash-out refinance** | Replace your mortgage with a bigger one, take | ⚠️ **Resets your mortgage.** If you have a low rate, refinancing into today's higher rate can |

| HOW TO PAY | WHAT IT IS | WATCH FOR |
|---|---|---|
| | the difference as cash | cost more long-term than a HELOC. |
| **Construction loan** | Lends against the home's value *after* the unit is built | Good if you're short on equity today. Requires a licensed builder and an inspection-based draw schedule. |
| **Renovation loan** (Fannie HomeStyle / Freddie CHOICERenovation / FHA 203k) | Rolls the build cost into your mortgage | Lower down payment; more paperwork; requires a licensed contractor. |
| **Savings / cash** | Pay out of pocket | No interest, no fees. About 1 in 5 homeowners plan to fund this way. |
| **Personal loans / credit cards** | Unsecured borrowing | 🚫 **Avoid.** Rates are brutal. Lenders literally call this one of the worst things homeowners do. |

### Three financing facts worth knowing before you talk to a bank:

- **Rental income helps you qualify — but only partly.** Lenders typically count just **75% of projected rent** (a cushion for vacancy and repairs), and there are limits. For a *brand-new detached* unit, some loan programs won't let you count future rent to qualify at all. Don't assume "the rent will cover it" gets you approved.
- **Check your property's eligibility first.** Loan programs backed by Fannie/Freddie require the unit to be a true independent home (kitchen, bath, separate entrance), **smaller than your main house, and generally the *only* ADU on the lot.** Confirm this before you commit to a loan.
- **The gap is the enemy — plan the money before the plans.** The families who stall are the ones who designed a dream unit, then discovered they couldn't finance it. Line up your funding path *early*, in parallel with design.

PART 06

# Idea to move-in in 6 steps — and why a pre-approved plan cuts months off the wait

A backyard home isn't complicated once you can see the whole path. Here it is, with realistic Kansas City timelines.

| STEP | WHAT HAPPENS | ROUGH TIME |
|---|---|---|
| **1. Feasibility** | Confirm your lot qualifies — zoning, setbacks, lot size, and whether utilities can reach a second home. **This is where you find out if it'll work *before* you spend real money.** | Days to a couple weeks |
| **2. Design** | Choose a plan (a proven pre-designed plan, or custom) and produce the drawings the city needs. | Near-instant with a pre-approved plan; 2–5 months for full custom |
| **3. Permitting** | The city reviews and approves your plans. | ~4–12 weeks in KC |
| **4. Financing** | Lock in your HELOC, refi, or construction loan — runs *alongside* steps 2–3, not after. | Parallel |
| **5. Construction** | Foundation → structure → finishes. | ~2 months on-site for panelized/prefab; 5–10 months for full site-built |
| **6. Move in** | Final inspection, certificate of occupancy — then your parent, your kid, or your tenant moves in. | — |

### What makes a backyard *easy* to build (or hard):

- **Flat or gently sloped yard** = cheaper and faster. Steep lots mean grading, retaining walls, and pricier foundations.
- **Short, direct path to utilities** — the closer your sewer, water, and electric with capacity to spare, the less you pay. This is often the real deciding factor.
- **Gravity drainage** — if the yard can't drain to the sewer by gravity, you'll need a pump (~$5,000).

- **Access for the crew** — a side yard, driveway, or alley wide enough to get materials and equipment in.

**Two ways to save serious time and money:**

1. **Pre-approved / proven plans.** Instead of designing from scratch and waiting months for approval, you start from a plan that's already been engineered and vetted. Cities that published pre-approved backyard-home designs saw permits **more than double** — because it strips months out of the process, and *every month of delay adds roughly 1% to your cost.*
2. **Prefab / panelized construction.** Built partly in a factory, assembled on your lot — often just **~2 months on-site.** The tradeoff is less customization, and it suits straightforward, flat lots best. (Beware anyone whose "6-month" promise ignores your city's real permit timeline.)

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PART 07

## The 3 cheap shortcuts that cost KC families more — container, shed, out-of-state prefab

When you start pricing this out, you'll hit ads for cheaper "shortcuts" — a shipping-container home, a big storage shed turned into living space, or a slick prefab shipped in from out of state. They *look* like a bargain. In Kansas City specifically, all three tend to cost you more — in money, in permit headaches, or in regret. Here's the honest word before you fall for one.

**Trap #1 — The shipping-container home.** The steel box looks tough and cheap. But a container was built to survive the ocean, not to house your mother. The wood floors are treated with heavy-duty pesticides and the steel is coated in industrial paints — not made for indoor living. Cutting in windows and doors weakens the structure, so it needs steel reinforcement welded back in, which often costs *more* than the container saved. And Kansas City winters are the real killer: steel pulls cold straight through the wall, so without a near-perfect insulation-and-vapor job you get hidden moisture, mold, and rust *behind* the walls before you even notice. Insulating an 8-foot-wide box down to a livable width also leaves you in something closer to a hallway.

**Trap #2 — The shed-to-house conversion.** The big-box "just convert a Tuff Shed" idea is all over the internet — and KC building officials routinely reject it. Standard sheds are built to a *storage* code, not a *residential* one: lighter framing, no real frost-protected foundation, nowhere near enough insulation for our climate. To make one legal you'd strip it back to the frame and rebuild it to residential code, which usually costs more than a residential-grade unit from the start. Worse: if it was only ever permitted as a "shed," the utility company can refuse it a residential meter — leaving you with a building you legally can't live in.

**Trap #3 — The out-of-state prefab.** A prefab from the coasts can look great online — until you add the freight. A modular unit trucked hundreds of miles racks up per-mile transport, escort vehicles, and setup-crew costs, and often shows up with cracked drywall and popped seams from road vibration. Then there's the **"warranty gap":** when something fails, the far-away factory blames your local site crew, the local crew blames the factory, and you're stuck in the middle chasing a company a thousand miles away. A home built by someone who can be on your site *tomorrow* is worth real money when a hailstorm or a sub-zero snap hits — and here, it will.

**The honest rule:** the cheapest sticker price is rarely the cheapest home. In a climate like Kansas City's — and under a code that's specific about what legally counts as a dwelling — a **purpose-built, code-compliant unit from a local builder** almost always wins on *total* cost. It appraises as real real estate, it passes inspection the first time, and someone stands behind it when the weather does what it does here.

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PART 08

## 9 costly mistakes — starting with the #1 money-waster: plans before zoning

Consider this your protection list. Every one of these has cost a real family real money.

1. **Budgeting off California quotes.** The scary internet numbers aren't Kansas City numbers. Get a local bid.
2. **Forgetting the soft and hidden costs.** Permits, design, engineering, and utility hookups sit *outside* the construction bid and can add tens of thousands.
3. **Skipping the contingency.** No 10–15% buffer = no room for the surprise under the yard. Build it in from day one.
4. **The detached-utility blind spot.** A standalone unit needs new underground utility runs — a real, often-overlooked line item.
5. **Assuming "the rent will cover it."** Lenders only count part of projected rent, and sometimes none of it for a new detached unit. Don't hang your budget on income you can't yet count.
6. **The cash-out refi trap.** Trading a low mortgage rate for a high one to fund the build can quietly cost more than a HELOC. Run both.
7. **Spending on plans before confirming zoning.** The #1 money-waster. Confirm your lot's rules *first*.
8. **Building an unpermitted unit — or hiring someone who "doesn't do permits."** An unpermitted backyard home is a resale, insurance, and financing headache waiting to happen. A real builder pulls permits *for* you. If they suggest skipping them, walk away.
9. **Hiring on price alone.** A bid far below everyone else's usually means cut corners, change orders coming, or someone unlicensed and uninsured.

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PART 09

## 10 questions to ask any builder before you sign (yes, including us)

Print this. Ask every one of these to *anyone* you're considering — us, a general contractor, a prefab company. **The right builder will be glad you asked. The wrong one will get vague or annoyed** — and that tells you everything.

1. **How many backyard homes have you actually completed?** (Ask to see them.)

2. **Can I have three recent references I can call?** (Then call them: On time? On budget? How were problems handled?)
3. **Are you licensed and insured — and will you show me current proof?** (Verify insurance with the insurer, not just a certificate.)
4. **Will you pull all the permits?** (The answer must be yes. A licensed builder does this for you.)
5. **What's the full, written scope — and what's *not* included?** (Utilities? Site work? Landscaping? Get it in writing.)
6. **What's the deposit, and what's your payment schedule?** (Be wary of a large upfront demand. In many states remodel deposits are legally capped small; a big ask is a red flag.)
7. **What's the realistic timeline, with milestones — including *your city's* permit review, not a marketing estimate?**
8. **Who is the actual project manager on your staff, and can I visit an active jobsite?** (If they can't name a super or show you real work, you may be dealing with a middleman, not a builder.)
9. **What happens when there's a surprise under the yard — how are change orders handled and priced?**
10. **Have you built in *my* city, under *my* zoning, and do you know the rules for my lot?** (Local experience is worth real money.)

If a company can answer these ten cleanly, in writing, you're in good hands — whoever they are. That's the guide doing its job.

PART 10

## Sure, you could do it yourself

None of this is secret, and none of it is off-limits. You're completely allowed to build a backyard home yourself — line up the trades, pull the permits, run the job. Plenty of families start out planning to.

So here's the honest version of what *"yourself"* actually means. And it isn't the list of trades that gets people — it's everything hidden *under* each one: sourcing it, getting bids, ordering it with the right lead time, booking the crew, being on-site when it's delivered, counting and inspecting it, and making sure it's finished before the next trade shows up. Miss one handoff and every trade behind it stalls. This is the real job:

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THE REAL JOB — every scope, plus the coordination

1 · FEASIBILITY & SITE — $5K
├─ Confirm zoning, setbacks, coverage, overlay
│  ├─ Pull the plat; read the code, not a summary
│  ├─ Find, book & schedule a land surveyor
│  └─ Wait for it; reconcile it to the code
├─ Utilities: locate every line; confirm capacity
│  ├─ Call in locates; chase the utility for answers
│  └─ Price the gap if a line must be upsized
├─ Soil / drainage: hire it, schedule it, read it
└─ Verify owner-occupancy + parking for your address

2 · DESIGN & ENGINEERING — $20K
├─ Find, vet & hire a designer — bids, sign scope
├─ Schematic → your edits → their edits (repeat)
├─ Full construction drawings
├─ Structural engineer — separate hire & bid
│  └─ Fold their changes back into the drawings
├─ MEP design — mechanical, electrical, plumbing
├─ Energy-code compliance (KC Climate Zone 4A)
└─ Keep every consultant's set matching

3 · PERMITTING & APPROVALS — $3K
├─ Assemble the submittal (no list of what's missing)
├─ File the permit; pay the fees
├─ Utility connection / tap permits (separate apps)
├─ Corrections come back — usually 2–3 rounds
│  └─ Route each; re-submit; wait in the queue again
└─ Don't start early — a wrong guess voids the permit

4 · FINANCING & APPRAISAL — $6K
├─ Pick the loan: HELOC / construction / renovation
├─ Shop lenders; qualify; lock a rate
├─ Order the appraisal — and pay for it up front
│  ├─ It must value a home that isn't built yet
│  └─ Appraise low? You cover the gap in cash
├─ Build the draw schedule the lender funds against
├─ Every draw = a lender inspection before release
└─ Carry the interest the whole way through
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5 · SITE & UTILITIES — $50K
├─ Clearing, grading, erosion control — book the dozer
├─ Excavation — schedule around weather & inspections
├─ Water & sewer laterals (or new taps)
│  ├─ Line up plumber + utility + city inspector
│  └─ Restore the yard; pass the tie-in inspection
├─ Electric, meter, gas — on the utility's clock
└─ Foundation — footings, stem walls / slab
   ├─ Order concrete; confirm pour day + pump
   └─ Pass footing inspection BEFORE the pour

6 · CONSTRUCTION — $150K+
   (each = source·order·book·receive·verify)
├─ Framing + sheathing
│  ├─ Bid the lumber; order it — mind the lead time
│  ├─ Book the crew into the sequence
│  ├─ Confirm delivery; be there to receive & count
│  └─ Stage it, keep it dry, keep it from walking off
├─ Roof, windows, doors — dry-in
│  ├─ Windows: long lead — order weeks ahead
│  └─ Roof on before weather hits your framing
├─ Rough-in: plumbing, electrical, HVAC (3 subs)
│  └─ Sequence them so they're not on each other
├─ Insulation + drywall — only after rough inspections
├─ Siding + exterior finish
├─ Interior: floors, cabinets, trim, paint
│  └─ Cabinets: order early; a bad measure = weeks lost
└─ Fixtures, appliances, final MEP — order to hit finish

7 · INSPECTIONS & CLOSE-OUT — $1K
├─ Footing → framing → rough MEP → insulation → final
├─ A fail re-books every trade behind it
└─ CO, as-built, utilities, warranty, lien releases

______________________________
TOTAL, if nothing goes wrong ≈ $235,000
720 SF carriage house  ≈  $326 / SF
```

Add it up and you're the general contractor of a **~$235,000 project** — about **$326 a square foot** on a 720-square-foot carriage house. And that's no DIY penalty: it's right in line with what Kansas City builders quote for a small, one-off ADU today. A one-at-a-time job is expensive no matter who runs it — every line above sourced, scheduled, financed, inspected, and standing on your name. You *can* carry all of it yourself.

**Or you could just bring us on board** — and hand the whole tree to a team that runs it every day. (More on exactly how, just ahead.)

You don't have to take our word for how heavy that tree is. Here's an architect — someone who *can* draw his own plans, and did:

> *"I'm an architect. I could design it — I did design it, years ago. What I couldn't do was become my own developer and GC on top of a full workload, and watch a one-off project drag on for years. Doing it alongside a group — more cost-effective, with someone else running the job — is the version I'd actually finish. With my parents getting older and my kids needing a place to land, that's the difference between someday and done."*
>
> **— Jeremy K., Licensed Architect, Kansas City**

*(Testimonial shown pending Jeremy's approval.)*

PART 11

# What the design step alone costs the traditional way

Every backyard home has to clear one step before a shovel ever moves: **finding out whether it can be built, what it will cost, and what it will look like.** Feasibility and design. That work happens no matter who does it — the only question is what it costs *you* to get through it.

Here's what that step looks like on the traditional path, with a general-practice architect or designer:

- **The full design can run $20,000 to $30,000** — drawings, engineering, and revisions: the complete set needed to pull a permit.
- **Just to *start*, you're usually out $2,000 to $5,000 — and it's non-refundable.** That's the feasibility and early-design fee. They're doing real work on your behalf, so it's money you spend whether or not the project ever pencils out, and whether or not you decide to build.
- **And it moves slowly.** Not because you don't matter to them — but because a single backyard home is a major shift away from the commercial and custom-home work that fills their week. On their desk, your ADU is the small job, so it waits its turn.

None of this is a knock on architects. It's just what happens when a specialized product goes through a general-practice office: **you carry the full cost, up front, non-refundable, on someone else's timeline.** That's the toll again — the weight of going first, alone, before you even know if it's possible.

> *That's the exact problem the* **$200 Backyard Check** *was built to remove: the same core answer — can it fit, what will it cost, what could it look like — for* **$200 instead of thousands**, *back in about* **48 hours instead of months**, *and* **refundable if an ADU can't fit your lot**. *You find out first, before anyone spends real money. That's the next part.*

PART 12

# We build these — and here's the one low-risk first step

We're Backyarders. We build backyard homes in Kansas City — but before we say a word about *us*, notice what we just did: we handed you everything you need to make a smart decision and to hold *any* builder accountable, including us.

That's on purpose. We believe building a home costs more than money. The real cost is the **toll** — the energy of carrying every decision alone, the years before anything stands, the quiet fear of getting it wrong. Our whole idea is simple: **that toll is lighter when it's shared.** Sharing it starts here, with knowing exactly what you're doing. It continues in how we build — so a family, a parent, and a grandchild can end up under two roofs on one lot, close but independent, without any of them carrying the load by themselves.

## The one honest first step: the $200 Backyard Check

You don't have to decide anything today. Before anyone talks plans or prices, the smart move is to find out whether your specific backyard can even support a home — and what it would take.

That's what our **Backyard Check (Feasibility Study)** is. For **$200**, we look at *your* lot and tell you the truth:

- ✅ Whether your lot qualifies under Kansas City zoning (size, setbacks, your district's rules)
- ✅ Whether your utilities can reach and serve a second home — and roughly what that costs
- ✅ Which type (detached, attached, or garage) fits your yard and your goal
- ✅ A realistic cost range for *your* situation — not a California headline
- ✅ A clear picture of next steps, if it's a go

It's the cheapest way to replace *maybe* with *yes* or *no* — before you spend real money on plans. If the answer is "your lot won't work," we'll tell you that too, and you'll have spent $200 to avoid a five-figure mistake.

**That's the deal we're comfortable with:** we'd rather earn your trust by telling you the truth about your backyard than sell you a dream that doesn't fit your lot.

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PART 13

## Beyond the $200 Check: more ways we can help you decide

This guide answers the general questions. The **$200 Backyard Check** answers them for *your* lot — can it fit, what it'll cost, what it could look like. For most families, that's all they need to make the call.

Some decisions, though, are worth one more layer of certainty. So beyond the Check, there are a handful of deeper **reads** we can run on your specific property — each built to answer a real question families bring us. They're optional, they're founding-priced, and every one is yours to keep whether or not you ever build with us.

- **After-Value Read** — what a finished backyard home would add to your property's value, using licensed local market data. For the honest *"is this actually worth it?"* question.
- **Rental & Income Read** — what your backyard home could realistically earn as a long-term rental in your neighborhood.
- **Short-Stay Read** — the same picture for furnished, short-term stays, where your district's rules allow it (see Part 3).
- **Care-at-Home Read** — for families building for an aging parent: an accessibility and aging-in-place layout review, so the home fits them for the long run, not just today.
- **Work & Write-Off Read** — for a home office or studio: how the space could work, and the tax questions worth taking to your accountant.

You never *need* any of these to move forward — the Check stands on its own. They're here for families who want to walk in with every number already in hand. And if you want the whole picture, the full set bundles with your Check for **$499 all in** — still less than most people spend on a single *non-refundable* design consult.

Backyard Homes

THE KC FAMILY'S GUIDE



Because that's the whole idea behind every page of this guide: the real cost of a home was never just the money — it's carrying every decision alone. **We'd rather carry it with you.**

> **Ready?** *Start your Backyard Check at* **kc.together.homes** *— or just reply and tell us your address. We'll take it from there, together.*

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*Backyarders — Kansas City. Room for family, on the land you already own.*

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**About the numbers in this guide.** Figures and findings are drawn from public research and reporting as of 2026, including: NYU Furman Center; the Terner Center for Housing Innovation (UC Berkeley) statewide ADU owner survey; Freddie Mac consumer research; AARP Home & Community Preferences surveys; The Washington Post, CBS News, and Washingtonian reporting on multigenerational ADU use; national cost data (HomeGuide, Angi, BuildWithAPlan, ADU Planet, SnapADU); ADU financing guidance (RenoFi, Golden ADU, Fannie Mae/Freddie Mac eligibility rules); the Pew Charitable Trusts report on pre-approved building plans; and the City of Kansas City Zoning & Development Code (§88-305-15 / Ordinance 220698 for ADUs — with the size, setback, height, parking, and owner-occupancy standards drawn from City Planning & Development **Information Bulletin No. 170**; minimum habitable area per Property Maintenance Code §56-212; building and energy standards per the 2018 IRC and Information Bulletin No. 171-RE; and short-term-rental rules per Ordinance 250965 / Chapter 56, Article VIII, via the CompassKC / Neighborhood Services program). The guidance on container, shed, and out-of-state-prefab pitfalls reflects Kansas City's Climate Zone 4A energy requirements and local building-code practice. Cost ranges are planning estimates, not quotes. Kansas City zoning, permit, and short-term-rental rules are summarized as of 2026 and can change — verify against the current city code and the CompassKC portal for your address before you build or list. This guide is educational and is not legal, financial, or tax advice.

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## Thinking about a backyard home? Talk to a Kansas City team that will tell you the truth.

**Team@Together.Homes** **kc.together.homes**